



Congresswoman Loretta Sanchez

UPDATE ON FLOOD INSURANCE

May 30, 2000

FLOOD INSURANCE FORUM

With the completion of the Santa Ana River flood control system, Federal Emergency Management Agency (FEMA) has released new flood plain maps which will affect many residents of the 46th Congressional District. While many home and business owners were once required to purchase flood insurance, completion of the Santa Ana River flood control system and FEMA's new flood plain maps have placed many property owners into a flood zone where flood insurance is not required by federally regulated lenders.

There are many homes and businesses in residual flood plains, or in flood plains from other sources besides the Santa Ana River. The completion of the Santa Ana River flood control system did not affect these areas, and so flood insurance will be required.

It is important that you verify your home or business has been removed from a flood hazard area before canceling your insurance. The new flood plain maps will take effect June 14th, and in most cases the cost of maintaining your flood insurance will be cheaper than purchasing flood insurance for the newly designated flood plain.

Additionally, FEMA urges property owners to consider voluntary purchase of flood insurance because while many residents will be removed from a flood zone, flooding does occur outside of high-risk areas.

Property owners who will no longer be required to carry flood insurance may be eligible for a full refund of federally backed flood insurance policies for the current year. Contact your lender for full details on how to receive a refund.

To determine if flood insurance is no longer required for your property you can call the following community representatives:

Orange County	714-834-4773	City of Huntington Beach	714-374-5395
City of Anaheim	714-765-5139	City of Newport Beach	949-644-3275
City of Costa Mesa	714-754-5245	City of Orange	714-744-5561
City of Fountain Valley	714-593-4433	City of Santa Ana	714-647-5800
City of Garden Grove	714-741-5312	City of Westminster	714-898-3311 ext. 215